

# Client Asset Protection Policy

*Segregation of client monies, custodial arrangements and withdrawal handling.*

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## 1. Issuing Entity

This document is issued by Infinity Union Markets Ltd. (Company Registration No. LL18105), holder of Money Broker License No. MB25/0135 issued by the Labuan Financial Services Authority ("Labuan FSA") under the Labuan Financial Services and Securities Act 2010 (LFSSA), Part VI – Money Broking.

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## 2. Segregation

All client monies are held in dedicated client bank accounts, separate and identifiable from the operating funds of the Company. Client monies are not used to finance our own business activities and are not available to general creditors of the Company in the event of insolvency, subject to applicable Malaysian insolvency law.

## 3. Reconciliation

Internal reconciliations between client ledger balances and segregated bank account balances are performed at least daily. External reconciliations against bank statements are performed at least monthly. Variances are escalated to the Compliance Officer for resolution.

## 4. Withdrawals

Complete and AML-cleared withdrawal requests are processed within three (3) Labuan business days. Funds are returned only to the verified funding source of the same client. Third-party withdrawals are not permitted.

## 5. No Investor Compensation Scheme

There is no investor compensation scheme operating in Labuan IBFC equivalent to the FSCS or SIPC. Client monies are protected through segregation only.

## 6. Custodial Arrangements

Client monies are held with reputable banking institutions selected on the basis of credit standing, regulatory status and operational reliability. We review our banking arrangements at least annually.